



2161#4 BT

Patent 10-10-02

Attorney's Docket No. 032668-026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel I. Flitcroft et al.

Application No.: 09/665,574

Filed: September 18, 2000

For: CREDIT CARD SYSTEM AND  
METHOD

Group Art Unit: 2161

Examiner: Unassigned

INFORMATION DISCLOSURE STATEMENT  
TRANSMITTAL LETTER

RECEIVED

OCT 07 2002

GROUP 3600

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☒ [X] No additional fee for submission of an IDS is required.
- ☐ [ ] The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ [ ] A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- ☐ [ ] A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- ☐ [ ] Charge \$\_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- ☐ [ ] A check in the amount of \$\_\_\_\_\_ is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404  
Alexandria, Virginia 22313-1404  
(703) 836-6620

By: John F. Guay  
John F. Guay  
Registration No. 47,248

Date: October 2, 2002



Patent  
Attorney's Docket No. 032668-026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of )  
Daniel I. Flitcroft et al. ) Group Art Unit: 2161  
Application No.: 09/665,574 ) Examiner: Unassigned  
Filed: September 18, 2000 )  
For: CREDIT CARD SYSTEM AND )  
METHOD )

RECEIVED  
OCT 07 2002  
GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submits the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98:

3,938,091	Atalla et al.	02-10-1976
4,423,316	Sano et al.	12-27-1983
4,707,592	Ware	11-17-1987
4,720,860	Weiss	01-19-1988
4,725,719	Oncken et al.	02-16-1998
4,747,050	Brachtl et al.	05-24-1988
4,797,920	Stein	01-10-1989
4,856,062	Weiss	08-08-1989
4,941,090	McCarthy	01-27-1989
4,988,849	Sasaki et al.	01-29-1991
4,998,279	Weiss	03-05-1991
5,023,904	Kaplan et al.	06-11-1991
5,093,861	Graham	03-03-1992
5,097,505	Weiss	03-17-1992
5,117,355	McCarthy	04-18-1990
5,130,519	Bush et al.	07-14-1992

5,163,097	Pegg	11-10-1992
5,193,114	Moseley	03-09-1993
5,196,840	Leith et al.	03-23-1993
5,202,826	McCarthy	11-26-1991
5,239,583	Parrillo	08-24-1993
5,287,268	McCarthy	11-16-1992
5,317,636	Vizcaino	05-31-1994
5,323,338	Hawthorne	06-21-1994
5,326,960	Tannenbaum	07-05-1994
5,343,529	Goldfine et al.	08-30-1994
5,350,906	Brody et al.	09-27-1994
5,363,449	Bestock	11-08-1994
5,428,684	Akiyama et al.	06-27-1995
5,466,919 A	Hovakimian	11-14-1995
5,478,994	Rahman et al.	12-26-1995
5,479,494	Clitherow	12-26-1995
5,485,510	Colbert	01-16-1996
5,500,513	Langhans et al.	03-19-1996
5,504,808	Hamrick, Jr.	04-02-1996
5,555,497 A	Helbling	09-10-1996
5,577,109	Stimson et al.	11-19-1996
5,592,553	Guski et al.	01-07-1997
5,606,614	Brady et al.	02-25-1997
5,627,355	Rahman et al.	05-06-1997
5,671,279	Elgamal	11-13-1995
5,677,955	Doggett et al.	10-14-1997
5,694,471	Chen et al.	12-02-1997
5,696,908	Muehlberger et al.	12-09-1997
5,715,314	Payne et al.	02-03-1998
5,721,768	Stimson et al.	02-24-1998

5,724,424	Gifford	03-03-1998
5,748,908	Yu	06-07-1995
5,757,917	Rose et al.	05-26-1998
5,768,381	Hawthorne	06-16-1998
5,777,305	Smith et al.	07-07-1998
5,777,306	Masuda	07-07-1998
5,832,087	Hawthorne	11-03-1998
5,868,236	Rademacher	02-09-1999
5,825,881	Colvin, Sr.	06-28-1996
5,826,241	Stein et al.	09-16-1994
5,826,243	Musmanno et al.	01-03-1994
5,864,830	Armetta et al.	02-13-1997
5,883,810	Franklin et al.	03-16-1999
5,890,137	Korceda	07-26-1996
5,893,907	Ukuda	04-13-1999
5,903,878	Talati et al.	08-20-1997
5,953,710	Fleming	09-14-1999
5,956,699	Wong et al.	09-21-1999
5,984,180	Albrecht	11-16-1999
5,991,750	Watson	11-23-1999
6,000,832	Franklin et al.	12-14-1999
6,029,890	Austin	02-29-2000
6,144,948	Walker et al.	11-07-2000
6,163,771 A	Walker et al.	12-19-2000
6,188,761	Dickerman et al.	02-13-2001
6,227,447	Campisano	05-08-2001
6,267,292	Walker et al.	07-31-2001
6,339,766	Gephart	01-15-2002
6,341,724	Campisano	01-29-2002
6,375,084	Stanford et al.	04-23-2002

Re. 36,116		McCarthy	02-15-1996
2 145 265 A		United Kingdom	03-20-1985
2 252 270 A		United Kingdom	08-05-1992
2 305 393		United Kingdom	04-09-1997
2 327 831 A		United Kingdom	02-03-1999
2 361 790 A		United Kingdom	10-31-2001
WO 91/12680	A1	PCT	08-22-1991
WO 91/12693	A1	PCT	08-22-1991
WO 93/14476	A1	PCT	07-22-1993
WO 95/07512	A1	PCT	03-16-1995
WO 96/08756	A1	PCT	03-21-1996
WO 96/42150	A2	PCT	12-27-1996
WO 97/15893		PCT	05-01-1997
WO 97/19549		PCT	05-29-1997
WO 98/26376	A2	PCT	06-18-1998
WO 98/30985	A3	PCT	07-16-1998
WO 99/49424		PCT	09-30-1999
0 081 921		EPO	06-22-1983
2 661 996		France	11-15-1991
6-282556		JAPAN	10-07-1994

Ketchpel et al., "Shopping Models: A Flexible Architecture for Information Commerce,"  
Library Project Working Paper SIDL-WP-19960052, 1996.

Morrall "Where the Card is King," Credit Card Management, pg. 12, September 1992  
Web page for "Virtual Credit Card (VCC)" found at:  
<http://www.geocities.com/Eureka/Park/5014/vcc.htm> bearing the parent, putative date of  
August 9, 1998.

Durbin, "ASTA Unit: No Active Status for SATO," Travel Weekly, January 26, 1987, Vol.  
45, p. 92.

Jones, "ACE Server to Ship for NT," InfoWorld, February 3, 1997, Vol. 19, No. 5, p. 8.

Yamada, "Security Dynamics Plans to Launch Reseller Program," Computer Reseller News, August 19, 1996, No. 697, p. 65.

Davis, "Vendors Put New Spin on Security Wares," Communications Week, March 27, 1995, No. 549, p. 5.

"Security Dynamics & Cisco Offer 'Crackerproof' Routers," Newsbytes News Network, June 20, 1994.

Highland, "With Tokens, It's a New Password Every Time," Computerworld, June 11, 1990, Vol. 24, No. 24, pp. 88-89.

"Security Dynamics Announces ACE/Client for NT/RAS," Business Wire, March 27, 1995.

"Security Dynamics Expands Level of User Authentication for Internet Security," Business Wire, March 27, 1995.

"ENIGMA LOGIC: Enigma Logic Introduces SafeWord SofToken," Business Editors & Computer Writers June 1, 1994.

Brown, "TGV Launches Token-Based Security Ware," Communications Weeks, October 31, 1994, No. 529, p. 4.

"CRYPTOCARD 2: CRYPTOCARD Enables Companies and ISPs to Secure Intranet Access with Authentication Tokens at Much Lower Costs," Business Wire, June 29, 1998.

Lamond, Credit Card Transaction Real World and Online, 1996,  
<http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm>.

Wiggins, "Putting Risk in Perspective,"  
<http://www.webreference.com/outlook/column3/page4.html>, 1997.

Crotch-Harvey, "Electronic Money and the Law - The Implications,"  
<http://www.smartcard.co.uk/articles/electronicmoney.html>.

B. Ives & M. Earl, Mondex International: Reengineering Money,  
<http://isds.bus.isu.edu/cases/mondex.html>, 1997.

V. Moscaritolo, "Digital Commerce for the Rest of US Apple in a Geodesic Economy,"  
[http://www.shipwright.com/rants/rant\\_15.html](http://www.shipwright.com/rants/rant_15.html), 4 September 1996.

Hersheim, "Smart Card," <http://disc.cba.uh.edu/~rhirsch/fall96/needpa.htm>, 24 September 1996.

NetChex: "NetChex Offers Secure Checking to the Web,"  
<http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html>, January 1995.

Agora: "A minimal Distributed Protocol of Electronic Commerce," USENIX Workshop on Electronic Commerce,  
[http://www.usenix.org/publications/library/proceedings/ec96/full\\_papers/grabber/html/](http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/) held from November 18-21, 1996.


GE Capitol Financial, Inc., "Corporate E-Card and E-Commerce Glossary,"  
<http://www.ge.com/capital/cardservices/corpcard/5news5.html>.

"NetChex - a short brief,"  
[http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex\\_5.html](http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html), 1997.

"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web,"  
<http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html>, 1995.

It is believed that the documents are being submitted before the first Office Action on the merits, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

The Examiner's attention is directed to copending application number 09/548,659, filed April 13, 2000, and the documents cited therein.

 In accordance with MPEP § 609(c)(2) (February 2000, page 600-107), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered. By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

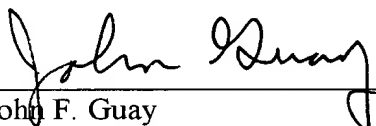
It is believed that the listed documents are being submitted before the first Office Action on the merits, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

The information was previously cited by or submitted to the office in prior Application No. 09/235,836 filed January 22, 1999, upon which applicants rely for benefits provided in 35 U.S.C. §120. In accordance with 37 CFR §1.98(d), copies of the listed documents are not included.

To assist the Examiner, the listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:   
John F. Guay  
Registration No. 47.248

P.O. Box 1404  
Alexandria, Virginia 22313-1404  
(703) 836-6620

Date: October 2, 2002





Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

ATTORNEY'S DKT NO.  
032668-026

APPLICATION No.  
09/665,574

APPLICANT  
Daniel I. Flitcroft et al.

FILING DATE  
September 18, 2000

GROUP  
Unknown

## U.S. PATENT DOCUMENTS

Examiner Initials	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication (MM-DD-YYYY)
	Number	Kind Code (if known)		
	3,938,091		Atalla et al.	02-10-1976
	4,423,316		Sano et al.	12-27-1983
	4,707,592		Ware	11-17-1987
	4,725,719		Oncken et al.	02-16-1998
	4,747,050		Brachtel et al.	05-24-1988
	4,797,920		Stein	01-10-1989
	4,856,062		Weiss	08-08-1989
	4,941,090		McCarthy	07-10-1990
	4,988,849		Sasaki et al.	01-29-1991
	4,998,279		Weiss	03-05-1991
	5,023,904		Kaplan et al.	06-11-1991
	5,093,861		Graham	03-03-1992
	5,097,505		Weiss	03-17-1992
	5,117,355		McCarthy	04-18-1990
	5,130,519		Bush et al.	07-14-1992
	5,163,097		Pegg	11-10-1992
	5,193,114		Moseley	03-09-1993
	5,196,840		Leith et al.	03-23-1993
	5,202,826		McCarthy	11-26-1991
	5,239,583		Parrillo	08-24-1993
	5,287,268		McCarthy	11-16-1992
	5,317,636		Vizcaino	05-31-1994
	5,323,338		Hawthorne	06-21-1994
	5,326,960		Tannenbaum	07-05-1994
	5,343,529		Goldfine et al.	08-30-1994
	5,350,906		Brody et al.	09-27-1994
	5,363,449		Bestock	11-08-1994
	5,428,684		Akiyama et al.	06-27-1995
	5,466,919	A	Hovakimian	11-14-1995
	5,478,994		Rahman et al.	12-26-1995
	5,479,494		Clitherow	12-26-1995
	5,485,510		Colbert	01-16-1996
	5,500,513		Langhans et al.	03-19-1996
	5,504,808		Hamrick, Jr.	04-02-1996
	5,555,497	A	Helbling	09-10-1996
	5,577,109		Stimson et al.	11-19-1996
	5,592,553		Guski et al.	01-07-1997

RECEIVED  
OCT 07 2002  
GROUP 3600

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231.

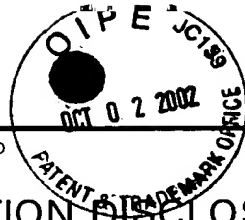


Substitute for form 1449A/PTO	ATTORNEY'S DKT No.	APPLICATION No.
	032668-026	09/665,574
	APPLICANT	
	Daniel I. Flitcroft et al.	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE	GROUP
	September 18, 2000	Unknown

	5,606,614		Brady et al.	02-25-1997
	5,627,355		Rahman et al.	05-06-1997
	5,671,279		Elgamal	11-13-1995
	5,677,955		Doggett et al.	10-14-1997
	5,694,471		Chen et al.	12-02-1997
	5,696,908		Muehlberger et al.	12-09-1997
	5,715,314		Payne et al.	02-03-1998
	5,721,768		Stimson et al.	02-24-1998
	5,724,424		Gifford	03-03-1998
	5,748,908		Yu	06-07-1995
	5,757,917		Rose et al.	05-26-1998
	5,768,381		Hawthorne	06-16-1998
	5,777,305		Smith et al.	07-07-1998
	5,777,306		Masuda	07-07-1998
	5,825,881		Colvin, Sr.	06-28-1996
	5,826,241		Stein et al.	09-16-1994
	5,826,243		Musmanno et al.	01-03-1994
	5,832,087		Hawthorne	11-03-1998
	5,864,830		Armetta et al.	02-13-1997
	5,868,236		Rademacher	02-09-1999
	5,883,810		Franklin et al.	03-16-1999
	5,890,137		Korceda	07-26-1996
	5,893,907		Ukuda	04-13-1999
	5,903,878		Talati et al.	08-20-1997
	5,953,710		Fleming	09-14-1999
	5,956,699		Wong et al.	09-21-1999
	5,984,180		Albrecht	11-16-1999
	5,991,750		Watson	11-23-1999
	6,000,832		Franklin et al.	12-14-1999
	6,029,890		Austin	02-29-2000
	6,144,948		Walker et al.	11-07-2000
	6,163,771	A	Walker et al.	12-19-2000
	6,188,761		Dickerman et al.	02-13-2001
	6,227,447		Campisano	05-08-2001
	6,267,292		Walker et al.	07-31-2001
	6,339,766		Gephart	01-15-2002
	6,341,724		Campisano	01-29-2002
	6,375,084		Stanford et al.	04-23-2002
	Re. 36,116		McCarthy	02-15-1996

RECEIVED  
OCT 07 2002  
GROUP 3600

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231.



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANTATTORNEY'S DKT NO.  
032668-026APPLICATION No.  
09/665,574APPLICANT  
Daniel I. Flitcroft et al.FILING DATE  
September 18, 2000GROUP  
Unknown

## FOREIGN PATENT DOCUMENTS

Examiner Initials	Foreign Patent Document		Country	Date of Publication (MM-DD-YYYY)	Translation	
	Number	Kind Code (if known)			Yes	no
	2 145 265	A	United Kingdom	3-20-1985		
	2 252 270	A	United Kingdom	08-05-1992		
	2 305 393		United Kingdom	04-1997		
	2 327 831	A	United Kingdom	02-03-1999		
	2 361 790	A	United Kingdom	10-31-2001		
	WO 91/12680	A1	PCT	08-22-1991		
	WO 91/12693	A1	PCT	08-22-1991		
	WO 93/14476	A1	PCT	07-22-1993		
	WO 95/07512	A1	PCT	03-16-1995		
	WO 96/08756	A1	PCT	03-21-1996		
	WO 96/42150	A2	PCT	12-27-1996		
	WO 97/15893		PCT	05-01-1997		
	WO 97/19549		PCT	05-29-1997		
	WO 98/26376	A2	PCT	06-18-1998		
	WO 98/30985	A3	PCT	07-16-1998		
	WO 99/49424		PCT	09-30-1999		
	0 590 861	A2	EPO	04-06-1994		
	0 081 921		EPO	06-22-1983		
	2 661 996		France	11-15-1991		
	6-282556		JAPAN	10-07-1994	abst	

RECEIVED  
OCT 07 2002  
GROUP 3600

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	Ketchpel et al., "Shopping Models: A Flexible Architecture for Information Commerce," Library Project Working Paper SIDL-WP-19960052, 1996.
	Morrall "Where the Card is King," Credit Card Management, pg. 12, September 1992.
	Web page for "Virtual Credit Card (VCC)," found at <a href="http://www.geocities.com/Eureka/Park/5014/vcc.htm">http://www.geocities.com/Eureka/Park/5014/vcc.htm</a> bearing the parent, putative date of August 9, 1998.
	Durbin, "ASTA Unit: No Active Status for SATO," Travel Weekly, January 26, 1987, Vol. 45, p. 92.
	Jones, "ACE Server to Ship for NT," InfoWorld, February 3, 1997, Vol. 19, No. 5, p. 8.
	Yamada, "Security Dynamics Plans to Launch Reseller Program," Computer Reseller News, August 19, 1996, No. 697, p. 65.
	Davis, "Vendors Put New Spin on Security Wares," Communications Week, March 27, 1995, No. 549, p. 5.
	"Security Dynamics & Cisco Offer 'Crackerproof' Routers," Newsbytes News Network, June 20, 1994.
	Highland, "With Tokens, It's a New Password Every Time," Computerworld, June 11, 1990, Vol. 24, No. 24, pp. 88-89.

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231.



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANTATTORNEY'S DKT NO.  
032668-026APPLICATION NO.  
09/665,574APPLICANT  
Daniel I. Flitcroft et al.FILING DATE  
September 18, 2000GROUP  
Unknown

	"Security Dynamics Announces ACE/Client for NT/RAS," Business Wire, March 27, 1995.		
	"Security Dynamics Expands Level of User Authentication for Internet Security," Business Wire, March 27, 1995.		
	"ENIGMA LOGIC: Enigma Logic Introduces SafeWord SofToken," Business Editors & Computer Writers June 1, 1994.		
	Brown, "TGV Launches Token-Based Security Ware," Communications Weeks, October 31, 1994, No. 529, p. 4.		
	"CRYPTOCARD 2: CRYPTOCARD Enables Companies and ISPs to Secure Intranet Access with Authentication Tokens at Much Lower Costs," Business Wire, June 29, 1998.		
	Lamond, Credit Card Transaction Real World and Online, 1996, <a href="http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm">http://www.virtualschool.edu/mon/electronicproperty/clamond/creditcard.htm</a> .		
	Wiggins, "Putting Risk in Perspective," <a href="http://www.webreference.com/outlook/column3/page4.html">http://www.webreference.com/outlook/column3/page4.html</a> , 1997.		
	Crotch-Harvey, "Electronic Money and the Law - The Implications, <a href="http://www.smartcard.co.uk/articles/electronicmoney.html">http://www.smartcard.co.uk/articles/electronicmoney.html</a> .		
	B. Ives & M. Earl, Mondex International: Reengineering Money, <a href="http://isds.bus.isu.edu/cases/mondex.html">http://isds.bus.isu.edu/cases/mondex.html</a> , 1997.		
	V. Moscaritolo, "Digital Commerce for the Rest of US Apple in a Geodesic Economy, <a href="http://www.shipwright.com/rants/rant_15.html">http://www.shipwright.com/rants/rant_15.html</a> , 4 September 1996.		
	Hersheim, "Smart Card," <a href="http://disc.cba.uh.edu/~rhirsch/fall96/neepa.htm">http://disc.cba.uh.edu/~rhirsch/fall96/neepa.htm</a> , 24 September 1996.		
	NetChex: "NetChex Offers Secure Checking to the Web," <a href="http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html">http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html</a> , January 1995.		
	Agora: "A minimal Distributed Protocol of Electronic Commerce," USENIX Workshop on Electronic Commerce, <a href="http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/">http://www.usenix.org/publications/library/proceedings/ec96/full_papers/grabber/html/</a> held from November 18-21, 1996.		
	GE Capitol Financial, Inc., "Corporate E-Card and E-Commerce Glossary," <a href="http://www.ge.com/capital/cardservices/corpcard/5news5.html">http://www.ge.com/capital/cardservices/corpcard/5news5.html</a> .		
	"NetChex - a short brief," <a href="http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html">http://www.tml.hut.fi/Studies/Tik-110.350/1997/Ecommerce/netchex_5.html</a> , 1997.		
	"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web," <a href="http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html">http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html</a> , 1995.		
Examiner Signature		Date Considered	

RECEIVED  
OCT 07 2002  
GROUP 3600